

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To:

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PCT

**WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY**

(PCT Rule 43bis.1)

Date of mailing
(day/month/year) **07 FEBRUARY 2005 (07.02.2005)**

Applicant's or agent's file reference

FPE-04-0147

FOR FURTHER ACTION

See paragraph 2 below

International application No.

PCT/KR2004/002656

International filing date (day/month/year)

16 OCTOBER 2004 (16.10.2004)

Priority date(day/month/year)

18 OCTOBER 2003 (18.10.2003)

International Patent Classification (IPC) or both national classification and IPC

IPC7 G06F 17/60

Applicant

NHN CORPORATION et al.

1. This opinion contains indications relating to the following items:

- ☒ Box No. I Basis of the opinion
- ☐ Box No. II Priority
- ☐ Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- ☐ Box No. IV Lack of unity of invention
- ☒ Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- ☐ Box No. VI Certain documents cited
- ☐ Box No. VII Certain defects in the international application
- ☐ Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.
For further options, see Form PCT/ISA/220.

3. For further details, see notes to Form PCT/ISA/220.

Name and mailing address of the ISA/KR



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Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.

☐ This opinion has been established on the basis of a translation from the original language into the following language _____, which is the language of a translation furnished for the purposes of international search (under Rules 12.3 and 23.1(b)).

2. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:

a. type of material

- ☐ a sequence listing
☐ table(s) related to the sequence listing

b. format of material

- ☐ in written format
☐ in computer readable form

c. time of filing/furnishing

- ☐ contained in the international application as filed.
☐ filed together with the international application in computer readable form.
☐ furnished subsequently to this Authority for the purposes of search.

3. ☐ In addition, in the case that more than one version or copy of a sequence listing and/or table relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

4. Additional comments:

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Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims	4, 6-9	YES
	Claims	1-3, 5, 10, 11	NO
Inventive step (IS)	Claims		YES
	Claims	1-11	NO
Industrial applicability (IA)	Claims	1-11	YES
	Claims		NO

2. Citations and explanations :

The following documents have been considered for the purpose of this written opinion:

D1: KR 2000-63898 A

D1 relates to a method and a system for electronic payment via a computer network, characterized in that the Internet is connected to a payment obligor's computer, a payment obligee's computer, a financial agency's computer, and a credit card company's computer, and that when the payment obligor pays to the payment obligee, he/she can make payment by a combination of two or more payment means among electronic money, a credit card, and a transfer from his/her bank account.

1. Novelty

Claims 1-3, 5, 10 and 11 claim a method, a recording medium, and a system for providing a payment in the electronic commerce via the Internet, characterized in that a user can select two or more payment means to pay for the item he/she is to buy.

D1 discloses a method and a system for electronic payment via a computer network, characterized in that a user is provided with a plurality of payment means, inputs the payment rate for each payment means, confirms the balance, and selects payment conditions. Said method and system of D1 are substantially the same as the method, recording medium and system of claims 1-3, 5, 10 and 11 of the present application. Therefore, said claims are considered to lack novelty.

2. Inventive Step

Since claims 1-3, 5, 10 and 11 lack novelty, they also lack an inventive step. The other claims of the present application claim a method for paying by a plurality of cards (claims 4 and 6), and a method for paying according to the purchase cancellation and exchange (claims 7-9).

(Continued on Supplemental Sheet.)

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Supplemental Box

In case the space in any of the preceding boxes is not sufficient.
Continuation of :

Box V.

D1 discloses a method for paying by transfer from a plurality of bank accounts and a plurality of electronic money. Accordingly, extending payment means including a plurality of cards would be an obvious design change which can be readily made by a person skilled in the art. In a spot transaction, the transaction cancellation and the payment for any difference in the price is common knowledge in the art. Accordingly, it would be obvious to a person skilled in the art to adopt such knowledge to automate it. Consequently, it would also be obvious to a person skilled in the art to combine the teaching of said document and the known automation technology, thereby arriving at the technical features set forth in claims 4 and 6-9 of the present application. Therefore, claims 1-11 are considered to lack an inventive step.

3. Industrial Applicability

All claims are considered to be industrially applicable.